

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Gregory Vernon Jenkins, Jr.  
Debtor

Case No. 16-03474-JJT  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: karendavi  
Form ID: 318

Page 1 of 1  
Total Noticed: 18

Date Rcvd: Dec 16, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 18, 2016.

db +Gregory Vernon Jenkins, Jr., 856 Clubhouse Drive, East Stroudsburg, PA 18302-9275  
4825150 ACCOUNT RESOLUTION SVCS, PO BOX 459079, SUNRISE, FL 33345-9079  
4825151 +AUDREY EDWARDS, 105 CONDOR DRIVE, TAMIMENT, PA 18371-9422  
4825153 EMERG CARE SVCS OF PA, C/O HRRG, PO BOX 459080, SUNRISE, FL 33345-9080  
4825155 +KML LAW GROUP, STE 5000-BNY INDEPEN CTR, 701 MARKET STREET, PHILADELPHIA, PA 19106-1538  
4825160 +MIDDLE SMITHFIELD TWP, SEWER DEPARTMENT, 147 MUNICIPAL DRIVE,  
EAST STROUDSBURG, PA 18302-9519  
4825162 +NATIONAL BOND & COLLECTIONS, 150 WELLES ST, KINGSTON, PA 18704-4966  
4825163 NATIONAL BOND COLLECTION, 210 DIVISION STREET, KINGSTON, PA 18704-2715  
4825165 +THE CHILDREN'S HOSPITAL OF PHIL, C/O AMCOL SYSTEMS, 111 LANCEWOOD ROAD,  
COLUMBIA, SC 29210-7523  
4825166 +WINONA LAKES POA, 112 SKI LODGE CIRCLE, EAST STROUDSBURG, PA 18302-6918

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4825152 +EDI: CHASE.COM Dec 16 2016 18:48:00 CHASE BANK, PO BOX 15298, WILMINGTON, DE 19850-5298  
4825154 EDI: AMINFOFP.COM Dec 16 2016 18:48:00 FIRST PREMIER, 3820 N LOUISE AVENUE,  
SIOUX FALLS, SD 57107-0145  
4825158 E-mail/Text: camanagement@mtb.com Dec 16 2016 18:49:25 M & T BANK, PO BOX 900,  
MILLSBORO, DE 19966  
4825157 E-mail/Text: camanagement@mtb.com Dec 16 2016 18:49:25 M & T BANK, PO BOX 1288,  
BUFFALO, NY 14240-1288  
4825156 E-mail/Text: camanagement@mtb.com Dec 16 2016 18:49:25 M & T BANK, PO BOX 840,  
BUFFALO, NY 14240-0840  
4825159 +E-mail/Text: bgiron@ncsplus.com Dec 16 2016 18:49:24 MIDDLE SMITHFIELD TOWNSHIP,  
C/O NATIONAL CREDIT SYSTEMS, 117 E 24TH ST 4TH FLOOR, NEW YORK, NY 10010-2919  
4825161 EDI: MID8.COM Dec 16 2016 18:48:00 MIDLAND CREDIT MGT, 8875 AERO DRIVE, SUITE 200,  
SAN DIEGO, CA 92123-2255  
4825164 EDI: RMSC.COM Dec 16 2016 18:48:00 SYNCHRONY BANK/WALMART, PO BOX 965036,  
ORLANDO, FL 32896-5036

TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 18, 2016

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 16, 2016 at the address(es) listed below:

John J Martin (Trustee) pa36@ecfcbis.com, trustee@martin-law.net  
Joshua I Goldman on behalf of Creditor Lakeview Loan Servicing, LLC bkgroup@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov  
Vincent Rubino on behalf of Debtor Gregory Vernon Jenkins, Jr.  
epotito@newmanwilliams.com; lhochmuth@newmanwilliams.com; mdaniels@newmanwilliams.com; bsmale@newmanwilliams.com; eapotito@hotmail.com

TOTAL: 4

**Information to identify the case:**

Debtor 1 Gregory Vernon Jenkins Jr.  
First Name Middle Name Last Name

Debtor 2 \_\_\_\_\_  
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-5656**

EIN --\_-----

Social Security number or ITIN -----

EIN --\_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **5:16-bk-03474-JJT****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Gregory Vernon Jenkins Jr.  
aka Gregory Jenkins Jr., aka Gregory V. Jenkins  
Jr., aka Gregory Jenkins, aka Gregory V.  
Jenkins, aka Gregory Vernon Jenkins

**By the  
court:**December 16, 2016

Honorable John J. Thomas  
United States Bankruptcy Judge

By: karendavis, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**